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BIRD'S-EYE VIEW OF RURAL CREDIT ACT

What the New Law Proposes to Do Interest Never to Exceed 6 Per Cent.

News and Courier.

Washington, July 25.—Many long and complicated explanations of the Rural Credits Act have been published. These have wearied or confused the average reader. On the other hand, most of the brief descriptive references to the Act have been too general to give a clear idea of the modus operandi.

What the ordinary citizen would like to know is how the new farm loan system is to work and how the farmer is to secure access to its benefits. The main features and the principle can be shown in a few words as follows:

Under the Rural Credit Act the country is divided into twelve districts, each of which has a federal land bank. These banks which back each other's loans, form the divisional links of a system which is centrally supervised by a federal farm loan board of five members, appointed by the President.

The Government supplies \$9,000,000 to start each of the twelve farm land banks with \$750,000 capital, the money being returned to the Government as the banks become gradually the property of the farmers themselves, as will be explained later in this article.

The federal land banks lend through local farm loan associations in amounts from \$100 to \$10,000 on approved farm lands estimated to be worth twice the amount of the loan. These farm loan associations are really banks, except that they cannot receive deposits. Neither can the federal land banks.

It takes ten or more farmers in a community to form a local association, and they must desire to borrow at least \$20,000 from the federal land bank of their district. If the character of these men and the lands they offer as security are approved by the officers of the federal system, a charter is issued to them.

After being chartered, each local association can receive application for loans from as many farmers in its territory as have land to cover the amount. To get the money, however, each applicant must become a member of the local association and take stock in it to the extent of 5 per cent of his borrowings. Similarly, the association itself must take stock in the farm land bank of the district to the extent of 5 per cent of the money loaned through the association by the bank.

Thus it will be seen that the local associations will gradually acquire, by the automatic operation of the system, all of the stock of the twelve district banks, and that the borrowers through the local associations will in the same way acquire all of the stock of the associations. In other words, the borrower in a few years will own the entire system, the Government being left with no functions except protective regulation.

Borrowers will be required to pay a certain proportion of the principal of their loans every year. This annual payment, constituting what is called "amortization," will be smaller in proportion to the length of time the loan is to run, which time is never to be more than forty years nor less than five.

The rate of interest is not to exceed 6 per cent in any case, and is never to be more than 1 per cent more than the rate of interest carried by the last bond sold by the land bank when the loan was made.

Additional capital necessary to operate and expand the system is to be obtained from the sale of bonds based on the mortgages owned by the land banks, all of these banks being jointly responsible for the bonds. Being thus backed, these securities are expected to be in such demand as safe investments that in a few years the farmer with good land can get all the capital the land justifies at 6 per cent or less in any part of the country.

K. Foster Murray.

TO AID SUFFERERS IN FLOOD REGIONS

Whaley Presents Measures Providing \$100,000 for Relief in South Carolina.

Washington, July 25.—Appropriations totalling \$800,000 for the relief of storm and flood sufferers in North Carolina, South Carolina, Georgia, Alabama and Mississippi are provided in joint resolutions introduced today in the house and referred to the committee on military affairs. The resolutions also authorize the secretary of war to issue quartermasters' and medical supplies to the needy.

The appropriations are divided among the States as follows: North Carolina, \$300,000; South Carolina, \$100,000; Georgia, \$200,000; Alabama and Mississippi, \$200,000.

In addition to these sums \$400,000 is provided for flood sufferers in Georgia and Alabama in resolutions introduced last Friday by Representatives Lee and Burnett. Of this sum \$300,000 would be spent in central Alabama, which recently was flooded, and the remainder would be spent for relief in southwestern Georgia.

Representative Britt introduced for North Carolina and provides for the expenditure of \$300,000 in Buncombe, Henderson, McDowell, Rutherford, Polk, Haywood, Mason, Jackson, Clay, Cherokee, Swain and Transylvania counties. Engineers of the war department now are investigating conditions in the flooded district of the State at the instance of Representative Webb, who has supplied the report with photographs of flood damage and other data which have been sent to him from North Carolina.

The \$100,000 proposed for South Carolina by Representative Whaley would be spent along the Santee river and its tributaries, which went out of their banks last week at the same time western North Carolina was flooded.

Representatives Adams, Howard and Bell were authorities of the resolution for Georgia and they proposed an expenditure of \$100,000 for the Chattahoochee river section and \$100,000 for the Coosa river valley.

The resolution for Mississippi and Alabama was offered by Representative Harrison of Mississippi.

WALKING FOR HIS HEALTH NOW NEARING CHICAGO

The editor has received a communication and a newspaper clipping from Levi Jones the noted traveller-tramp who passed through Newberry in January on a hike from Augusta, Georgia, to Chicago, Ill. Jones in his letter which is a little short of the best literary style and spelling, says: "dear Editor, I dont forget you nor your reders Ether tho I am so Bisy trying to get through. I have too hundred more miles to make to Chicago. I have too hundred postmarks on my Book. This has bin A moste trying trip tho I would Rether dy of the rode than give it up."

"I am as Ever yores

"Levi Jones."

Jones has reached Greensburg, Indiana, which is two hundred miles from his goal, Chicago. He started walking for his health in 1912, his physician having told him it was walk or die. The walking seems to be pretty effective medicine though probably a little hard to take.

CARD FROM DR. E. N. KIBLER

Editor of The Herald and News:

I learn that there has been some little misunderstanding as to my remarks at the Whitmire campaign meeting concerning the appointment of a whiskey constable for this county. My statement, in effect, was that I saw no need for this appointment, and regarded it as a waste of the money of the taxpayers. I did not intend to say that Sheriff Blease was responsible for the appointment. I am reliably informed that he had nothing whatever to do with it. I shall be glad if you will publish this card.

Yours very truly,

E. N. Kibler.

LITTLE MOUNTAIN REUNION AUGUST FOURTH

Little Mountain, July 24.—The annual Newberry college reunion will be held at this place on Friday, August 4. George B. Derrick of the class of 1916, will make the welcome address. Other speakers will be Dr. J. W. Horine of the Lutheran Church Visitor staff, James C. Kinard, winner of the state orator's medal this year, Chas. P. Barre, superintendent of education of Newberry county, and President Harms of the college.

NEWS OF EXCELSIOR

Excelsior, July 27.—We have had a lot of rain in this section the past few weeks and corn and cotton are badly drowned and in the grass. There will not be an over production of cotton this year.

Mrs. Carrie Hartman left Wednesday to spend some time with her sister, Mrs. G. B. Lominick and family near Greenwood.

Mrs. Ben Wheeler of Columbia is visiting her parents, Mr. and Mrs. A. M. Counts.

Messrs Junius and Karl Kinard of Greenwood have been spending a few days with Mr. and Mrs. H. J. Kinard. Miss Ada Hunt has been on a visit to Misses Cora Lee and Viola Cook.

Mr. Robert Odell of Newberry spent Sunday with Mr. R. J. Crumpton's family.

A pity all cross roads along the public high ways wasn't posted showing the traveling public where they are going. This could be done with very little cost to the county.

Mrs. Rhoda Watts will return home this week from an extended visit to her son, Dr. Pearl Watts of Florida.

At a recent meeting of the patrons of Excelsior school Miss Gertrude Bobb of Prosperity was elected to teach said school another year. Miss Bobb has accepted of the school and the patrons have made a good selection as Miss Bobb is a teacher of experience and knows her business in the school room.

The continued rains have cut out the watermelon crops in this section. Mrs. B. M. D. Livingston and children of Prosperity spent Sunday with her father's family, Mr. J. A. C. Kibler.

After the weather clears up would be a good time to drag the public roads for they will need it badly. We miss the trains on the Southern road passing through this section.

OLD TOWN LETTER

Miss Gladys Miller returned to her home in Little Mountain after spending several days with her aunt, Mrs. J. L. Fellers.

Mrs. J. F. Lipscomb and young son, John of Ninety Six, and Miss Julia Matthews of Greenwood spent the earlier part of the week with their sister, Mrs. J. S. Werts, returning to their respective homes on Tuesday.

Misses Mattie and Sallie Lee Cromer of the Mt. Bethel section spent the past week with their sister, Mrs. H. C. Fellers.

Misses Aline and Mildred Fellers of Columbia have arrived to visit their uncle, Mr. J. L. Fellers for some time.

The protracted meeting will begin on the first Sunday in August at Mt. Zion. The services of Rev. W. J. Nelson of Rock Hill have been secured, which promises excellent preaching.

Miss Adelle Fellers entertained about seventy guests last Thursday evening at a lawn party in honor of her house guest Miss Belle Young of Pickens. The grounds were lighted with electric lights and Japanese lanterns. Punch and lemonade were served during the evening by a bevy of young ladies.

BLEASE RALLY DAY AT GREENWOOD, AUGUST NINETEEN

Editor Herald and News:

We are going to have a big Blease Rally Day here the 19th of August. Would be pleased to have you make the statement through your columns, so that his friends in Newberry and way may be apprised of the meeting and attend. We expect to get reduced rates on all railroads.

We are expecting the largest crowd present of the campaigns in Greenwood, July 27.

PROGRAM OF THE NEWBERRY COUNTY S. S. CONVENTION

Lebanon Church, August 8-9, 1916.

First Day—First Session.

Song and prayer service, by Rev. E. V. Babb.

Enrollment of delegates and appointment of committees.

President's report and message, by Jas. F. Epting.

Secretary-Treasurer's report, by J. B. O'N. Holloway.

The Sunday School Organized for Service by R. D. Webb.

Building Up the Sunday School Through the Forward Step Plan, by Miss Agnes Ravenel.

Adjournment.

First Day—Second Session.

Song and prayer service, by Rev. F. E. Dibble.

Reports from Division Superintendents.

Elementary, Mrs. J. Sidney Derrick.

Adult and Home Visitation, Rev. Z. W. Bedenbaugh.

Home, Mrs. A. J. Bowers.

Teachers Training, Rev. T. C. Croker.

Secondary—13 years to 20—Miss Eugenia Epps.

Temperance, Mrs. J. M. Workman.

Missions, Miss Lizzie Neel.

Reports of Township Presidents:

1. What we have done.

2. What we are trying to do.

Township 1, Jno. H. Wicker.

Townships 2 and 3, T. W. Keitt.

Township 4, J. M. Fridy.

Township 5, J. Sidney Mayer.

Township 6, Dr. W. D. Senn.

Township 7, J. Sam Werts.

Township 8, I. Preston Cannon.

Township 9, J. A. C. Kibler.

Township 10, J. S. Wheeler.

Township 11, Wm. H. Folk.

Uniting the Sunday School and the Home Through the Cradle Roll and the Home Department, by Mrs. J. S. Derrick.

Practical Ways for Making the Sunday School Attractive, by Mrs. E. H. Moore.

Discussion—Speeches limited to two minutes.

Questions and Answers for "The Sunday School Teacher."

The Teacher's Preparation of the Lesson, by R. D. Webb.

Class Organization for Men and Women, by A. H. Bouknight.

Second Day—First Session.

Song and prayer, by Rev. S. C. Ballentine.

The Teacher's Duty, by Prof. O. B. Cannon.

Questions and Answers on Sunday School Management.

The Strength of the Christian Appeal, by Jas. C. Kinard.

A World-wide View of Sunday School Work and Pledges Taken, by Prof. R. D. Webb.

How We Can Maintain Interest in a Small School, by Miss Ola Brown.

Adjournment.

Second Day—Second Session.

Song and prayer service, by Rev. T. C. Croker.

A Practical Standard for the Elementary Division, by Miss Agnes Ravenel.

The Correlation of the Home, the Church and the Sunday School in Saving the "Teen Age Boy and Girl," G. B. Cromer.

The Textbook of the School—Rev. F. E. Dibble.

Our Aims for the Year—Prof. R. D. Webb.

Reports of Committees.

Election of Officers.

Miscellaneous Business—Place and Time of Next Meeting.

Adjournment.

SPECIAL SERVICES AT KINGS CREEK POSTPONED

On account of the unusual weather conditions the special services that were to begin at Kings Creek on Friday night and run through the Sabbath have been postponed till the third Sabbath of September. All who are interested will please take note of this change.

The regular service will be held next Sabbath afternoon at 3:30.

J. W. Carson, Pastor.

SOME INTERESTING ITEMS FROM WHITMIRE

Whitmire, July 26.—Saturday was county campaign day in our town. Many of the candidates were here. I am sure that the week-end that they spent with our people will linger long in their memories. Whitmire is entirely surrounded by streams. These were swollen, our friends did not even succeed in getting their cars and many of them went away on the train leaving their auto's with us.

The last meeting of the Whitmire Biographical Club was held in the home of Mrs. W. A. Andrews. The character for study was Jas. H. Carlisle. The following program was carried out, "Carlisle's Private Life and his Influence on the State," by Mrs. Wm. Coleman, "Carlisle the Educator" by Mrs. S. A. Jeter. Reading by Mrs. T. W. Coleman. "Carlisle Lecture on Madame De Staël" By his request Mr. Wm. Coleman, an ardent admirer of Dr. Carlisle's attended this meeting. At the earnest solicitation of the club he favored us with a few remarks paying a glowing tribute to the great educator.

One of the most enjoyable events of the season was the Rook party given recently by Mrs. T. W. Coleman in honor of her sister, Miss Bessie Pargeand of New Orleans. The following ladies enjoyed Mrs. Coleman's hospitality: Mesdames Wm. Coleman, T. H. Watson, J. B. Pitts, S. A. Jeter, A. M. Watson, H. K. Boyd, E. E. Child, and W. A. Andrews and Misses Frances Jeter, Nell Fridy, and Erroll Martin. Delightful refreshments were served.

Miss Erroll Martin of Graycourt after a pleasant visit to her uncle, Rev. J. M. Fridy and family, has returned to her home.

Mrs. W. D. Suber and children are spending the summer with her sister in Texas.

Mrs. Inez McCarley and children of Columbia are visiting her brothers, Messrs Jno. M. and Z. H. Suber, and other relatives and friends here.

Miss Nora Cofield after staying two week with her aunt, rs. S. A. Jeter, has returned home.

Misses Mattielene Truesdale of Kershaw is visiting her aunt, Mrs. Z. H. Suber.

Mr. and Mrs. J. E. Cofield are spending some time with their son, George Cofield at Carlisle.

Miss Weinnie Henderson, who has been gone for nearly a month visiting friends in the lower part of the State and at Columbia, has returned home.

Miss Frances Jeter is spending the week with Mrs. Sallie Hardin and other relatives in Columbia.

Mrs. M. E. Abrams who has a very sick baby has gone down to Mr. T. W. Abrams, hoping the change will do the little sucerer good.

Mrs. P. B. Hilton and children have returned from a visit to her parents in North Carolina.

Mrs. T. A. Beckett has returned from a short stay with her home folks near Huntersville, N. C. Rev. T. A. Beckett went over for her in his new Ford-run-about.

"Nita."

ORDER OF SERVICES IN A. R. P. CHURCH FOR NEXT SABBATH (Rev. J. W. Carson, Pastor.)

10 o'clock. Sabbath school.
11 o'clock. Morning worship.
Subject of Sermon: "That will be do in the end" Jer. 5:31.
"I was glad when they said unto me, Let us go into the house of the Lord."

A handsome set of twins, a girl and a boy, arrived at the home of Mr. and Mrs. Clarence Duncan in No 8 township last Sunday.

PREPARING FOR CAMPAIGN DAY AT POMARIA

Pomaria, July 27.—Tuesday, August 1, will be county campaign day at Pomaria. Everything is being placed in readiness to greet the happy group of candidates with a smile of welcome. All places of business in town will close promptly at 10 a. m. and remain closed until 2 p. m. o'clock in order that everybody may have a chance to hear the candidates for the various offices present their platforms. The usual barbecue dinner will be served in the grove. Ever effort will be put forth to make the dinner one of the seasons. Every body is most heartily invited to be present and spend a pleasant and profitable day. In the afternoon there will be an interesting ball game between Pomaria and Saluda. Both are strong teams and a close game may be expected.

Tuesday afternoon the Joint Council composed of Bethlehem, Pomaria, and St. Matthews, with a full representation, assembled at the parsonage for the semi-annual meeting. All the churches of the charge were represented in a very prosperous condition of their own accord. Pastor Ballentine's salary was unanimously increased in responds by the excellent christian work done by him and is family, some new furniture was added to the parsonage for their convenience, and other repair work will be done soon. Rev. Ballentine, together with his cheerful christian wife, is a most able preacher and a distinguished church worker. We pray God's richest blessings upon them. May they have many more prosperous years in our midst.

The Newberry Conference will be held at Pomaria, Friday, Saturday and Sunday. An interesting and helpful program has been arranged.

On Saturday afternoon, August 5, from 6:30 o'clock to 10:30, an ice cream supper will be served in the grove of St. Pauls church, for the benefit of the Young People's Society. Every body is invited to come and help a god cause.

County Campaign Schedule.

Young's Grove, Friday, July 28th.
Pomaria, Tuesday, August 1st.
Longshore's, Thursday, August 3rd.
Chappells, Tuesday, August 8th.
Newberry Court House, Friday, August 11th.

Jalapa, Tuesday, August 15th.
Keitt's Grove, Friday, August 18th.
Little Mountain, Tuesday, August 22nd.

Newberry (West End), Saturday, August 26th.

The meeting at Whitmire will begin at 2 p. m. The meeting at West End will begin at 8 p. m. All other meetings will begin at 10:30 a. m.

Frank R. Hunter, Chairman.
B. B. Leitzsey, Secretary.

CAMPAIGN SCHEDULE

Orangeburg, Friday, July 28.
St. Matthews, Saturday, July 29.
Sumter, Tuesday, August 1.
Manning, Wednesday, August 2.
Moncks Corner, Thursday, Aug. 3.
Georgetown, Friday, August 4.
Kingstree, Saturday, August 5.
Florence, Tuesday, August 8.
Marion, Wednesday, August 9.
Conway, Thursday, August 10.
Ellen, Friday, August 11.
Darlington, Saturday, August 12.
Bishopville, Tuesday, August 15.
Bennettsville, Wednesday, Aug. 16.
Chesterfield, Thursday, August 17.
Camden, Friday, August 18.
Lancaster, Saturday, August 19.
Union, Tuesday, August 22.
Gaffney, Wednesday, August 23.
York, Thursday, August 24.
Chester, Friday, August 25.
Winnboro, Saturday, August 26.